

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Title of application: **METHOD, PROGRAM, AND SYSTEM FOR RESETTING
THE VALUE OF A COUPON BASED ON MARKET INFORMATION**

the specification of which (check one)

 X is attached hereto.

 was filed on
as Application Serial No.
and was amended on
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign applications(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, any foreign application for patent inventor's or plant breeder's rights certificate(s) or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s):

Priority Claimed

 Yes No
(Number) (Country) (MM/DD/YYYY)

Certified Copy Attached? Yes No

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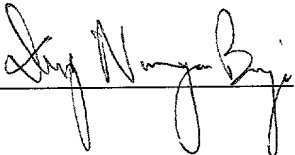
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; James H. Barksdale, Jr., Reg. No. 24,091; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefevre, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Anthony V. England, Reg. No. 35,129; Volel Emile, Reg. No. 39,969; Leslie A. Van Leeuwen, Reg. No. 42,196; Christopher A. Hughes, Reg. No. 26,914; Stanley B. Green, Reg., No. 24,351; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; and Marilyn S. Dawkins, Reg. No. 31,140, Cynthia S. Byrd, Reg. No. 39,365 and Frank C. Nicholas, Reg. No. 33,983.

Send correspondence to: Frank C. Nicholas, CARDINAL LAW GROUP, Suite 2000, 1603 Orrington Avenue, Evanston, IL, 60201, and direct all telephone calls to (847) 424-2521.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR: DWIP N. BANERJEE

INVENTORS SIGNATURE:  DATE: 11/12/01

RESIDENCE: 3607 GREYSTONE DRIVE #823
AUSTIN, TEXAS 78731

CITIZENSHIP: INDIA

POST OFFICE ADDRESS: SAME AS ABOVE

FULL NAME OF SOLE OR FIRST INVENTOR: RABINDRANATH DUTTA

INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 3401 PARMER LANE W., #835
AUSTIN, TEXAS 78727

CITIZENSHIP: INDIA

POST OFFICE ADDRESS: SAME AS ABOVE

FULL NAME OF SOLE OR FIRST INVENTOR: LORIN E. ULLMANN

INVENTORS SIGNATURE:  DATE: 11/27/2001

RESIDENCE: 2803 PEARCE ROAD
AUSTIN, TEXAS 78730

CITIZENSHIP: USA

POST OFFICE ADDRESS: SAME AS ABOVE

Docket Number: App. #AUS920010441US1

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AUSTIN, TEXAS 78731

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FULL NAME OF SOLE OR FIRST INVENTOR: RABINDRANATH DUTTAINVENTORS SIGNATURE: Rabindranath Dutta DATE: 11/20/01RESIDENCE: 3401 PARMER LANE W.. #835
AUSTIN, TEXAS 78727CITIZENSHIP: INDIAPOST OFFICE ADDRESS: SAME AS ABOVEFULL NAME OF SOLE OR FIRST INVENTOR: LORIN E. ULLMANN

INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 2803 PEARCE ROAD
AUSTIN, TEXAS 78730CITIZENSHIP: USAPOST OFFICE ADDRESS: SAME AS ABOVE